

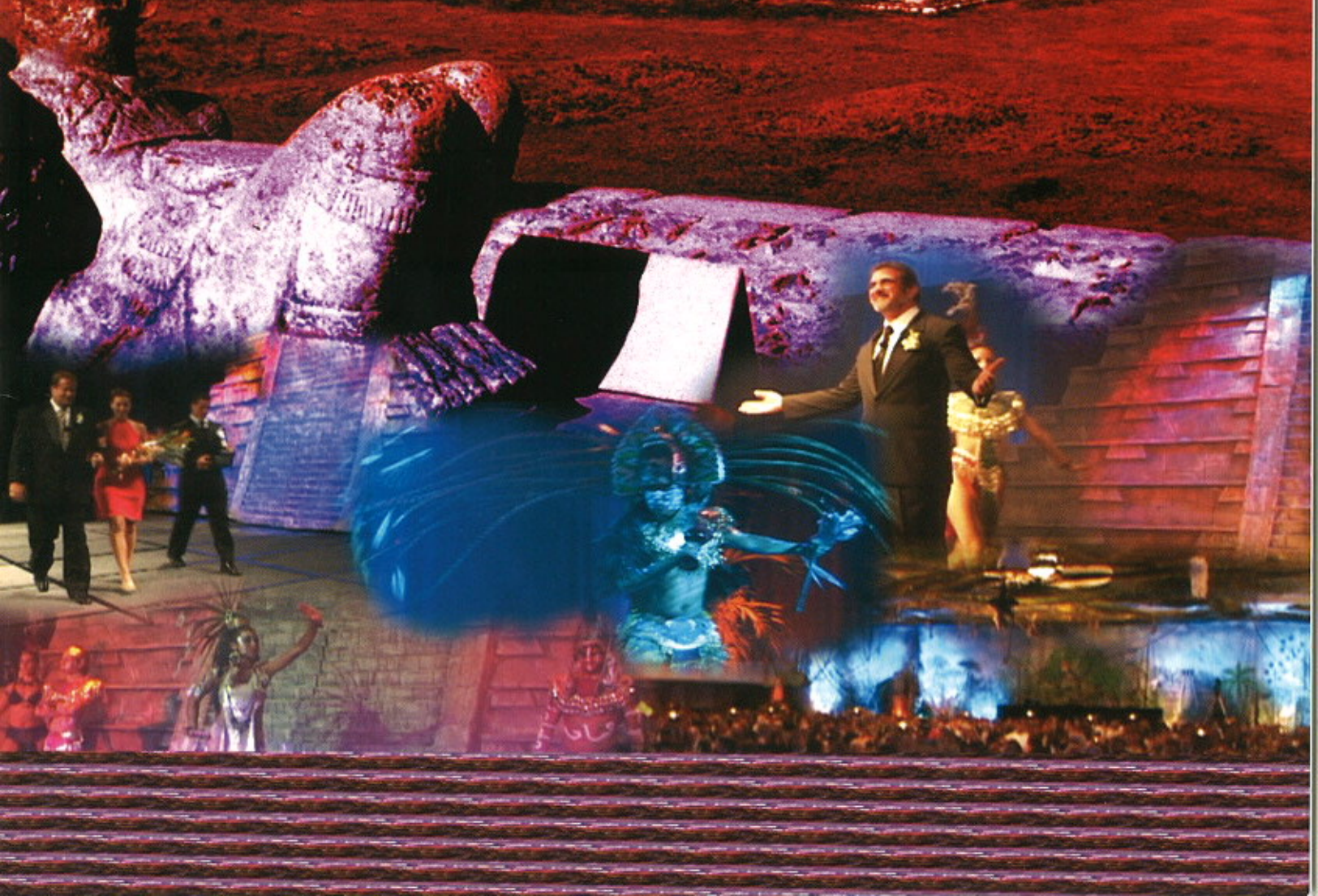
Spotlight

July 2005

American Income Life & National Income Life

Volume 38 • Number 7

Oh Mayan,
What an Experience!



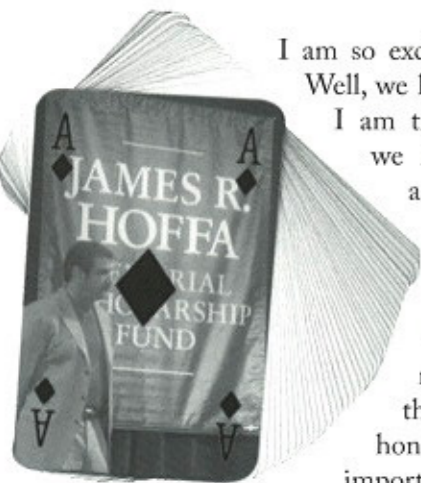


FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

I'm All In — Let the Good Times Roll!

I am so excited! Why, you may ask? Well, we had a great convention and I am truly empowered by where we have been and where we are going.



During this year's convention, we rolled out the new *BR Bonus*, which we will go into more detail on Page 5 of this issue of the magazine, in honor of Mr. Rapoport. More importantly, the response to this new bonus was overwhelming. You

would have thought I just announced the *Leadership Bonus* five years ago. There was an excitement that just rumbled through the audience, and afterwards, I had more than a few Personal Producers who said they would like to start training someone for the opportunity.

Given that and the spirit generated in Cancun, I walked out of this year's convention with the same feelings I had when we completed our Las Vegas convention four years ago. I walked out of that convention saying these exact words, "Let the good times roll!" And you know what? It is about time!

It seems that for a while now, we have been bogged-down with whatever frustrations, and we have let them bring us down. It didn't happen overnight, but it happened nonetheless. However, we are going to remedy that and pump-up the positive energy here at American Income and National Income, and why not! We all have a lot to be positively excited about.

I'm not quite sure if many of you know that in the past year I have entered two *Texas Hold 'Em Poker* tournaments, both for charity. One of which was for the *James R. Hoffa*

Memorial Scholarship/Teamsters Poker Tournament. Anyway, both times I came in 12th out of a field of about 70. Not quite the money table, but almost. However, one of the thrills is that these are no-limit games.

What makes these no-limit games so significant is that there may come a point when you think you have an exceptional hand. At that time, you have the option of taking your stack of chips, pushing them toward the center of the table, and announcing, "I'm all in!" The adrenaline rush that comes from that one move is — well — hard to explain, but in a word "exhilarating."

I am telling you all of this because I am a betting man, and I bet we are headed for some great things. I believe these are exciting things and definitely positive things which will refocus our energy.

I think we have strong leadership with open hearts, new AMS and RMS systems along with new recruiting programs that are sure to be successful, and the new *BR Bonus*, and I feel as though we are holding a pretty exceptional hand.

Therefore, with extreme confidence, I am putting all of our frustrations behind us, I'm focusing on all the great things going on here at our Company, and I'm loudly exclaiming, "I'm all in — let the good times roll!"



Dates to Remember

Monday, Aug. 29, 2005

All business and PR credits must be at the Home Office to count for August production.

Monday, Sept. 5, 2005

The Home Office will be closed for the Labor Day holiday.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$554,105.56 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

| | |
|---------------|-----|
| Retention: | 68% |
| Net to Gross: | 78% |

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the New Orleans Awards Presentation, are: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont in New Orleans! The convention will be held July 27-30, 2006.*

Founder's Club Outstanding Producers

June 2005

| AGENT | SGA | TIMES QUALIFIED | TOTAL NET ALP | N/G ▲ | RETENTION |
|----------------------|----------------|-----------------|---------------|-------|-----------|
| Harpreet Gujral | Rick Altig | 1 | \$49,908 | | 93.3 |
| David Jackson | Tom Williams | 1 | \$43,001 | | 89.3 |
| Shashi Parekh | Rusty Jewell | 2 | \$45,153 | | 84.7 |
| Majjargal Sukhbaatar | Gleb Ostrovsky | 1 | \$60,091 | | 77.1 |
| Robert Ulreich | Jatof-Foti | 4 | \$49,360 | | 88.1 |

▲ Percentage of Net to Gross

Reopens

Since June's issue, some revisions have been made regarding *reopens*.

Reopening an application cannot be completed in a day or two, as the MIB must be checked and Underwriting must approve before it can be reopened. To possibly complete these by month's end, they should be at the Home Office by the 20th of the month.

Often, we receive amendments, CODs, and replacement checks for returned items on cases after they have been NTO'd or cancelled. If possible, we reopen the case with the information we have, but sometimes a "Good Health Statement" (AG-1781) is required before we can proceed with the reopen. If this form is not received, we will ask you to obtain one. Waiting for this will cause delays.

Here are a few reminders when trying to reopen an app:

- Get the AG-1781 signed while you are in the home and send with the delivery requirement. This form **must** be included on reopens over three and less than six months old.
- If the app is over six months old, collect a new app and write "REOPEN" along with the old policy number on the top. (If you do not write "reopen" on the new app and reference the old policy number, it may be confused as new business and loaded with a new app number, which can negatively affect you.)
- List all applications on one request.
- Collect all back premiums on life cases if you wish to reopen as of the original app date. Only collect one month's premium on A&H plans.
- If you wish to collect one month's premium on a life app, we will use the new app date provided, and age will be calculated as of that date. Remember to recalculate ages, mainly on apps over six months old.
- **Don't reopen or rewrite declined applications or incompletes.**
- Any request to recode must be received with the reopen and signed by the SGA. The form used for recodes is listed on the Agency Resource Center.

If you have any questions, please contact the Home Office.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promotions

Promoted to 52.5 Percent Supervising Agent

| | | | | |
|--------------------|-----------------|--------------------|-------------------|----------------------|
| Bianca Alton | Victor Deavila | May Lor | Ian Palmer | Roxanne Ropp |
| Donald Blocksom | Peter Derosario | Edward Loux | Wilfred Pelland | Amanda Roy |
| Aaron Bower | Robert Ehlers | Laura Luthy | Ashara Pharms | James Schlegel |
| Rachel Brockman | Josh Hansen | Amber Madaris | Tyson Rae | Hyunsup Sim |
| Shawn Brookshire | Samuel Keys | Michael Malakuskie | Scott Rehberg | Christopher Vianello |
| Taneisha Carter | Jatinder Kumar | Michele McDonald | Joshua Riehl | Christopher Warren |
| Kyle Chuang | Rosanne Landon | Alisha McMahon | Jeffrey Roberts | Daniel Wiseman |
| Raymond Cunningham | Brandon Lipford | Rajkumar Padmawar | Jennifer Robinson | Wayne Wong |

Promoted to 55 Percent Supervising Agent

| | | |
|---------------|----------------|-----------------|
| Thomas Gatlin | George Noujaim | Christin Wilson |
|---------------|----------------|-----------------|

Promoted to 57.5 Percent General Agent

| | | | | |
|----------------|------------------|-----------------|-----------------|-------------------|
| Rog Beaudro | Ricardo Ferreira | Patricia Harris | Andrew Manchon | Kenneth Scott |
| Corey Carbon | Laura Fisher | Luis Heredia | Sally Matera | Matthew Shannon |
| George Culbert | Robert Gadberry | Lori Hernandez | Timothy Meyer | Julie Tadevich |
| Michael Dupree | Mary Grant | Peter Kang | Richard Rainone | Nicholas Zangardi |

Promoted to 60 Percent General Agent

| | | | |
|-------------------|----------------|--------------|--------------|
| William Childress | Zachary Hart | Byron Paz | Mark Zastrow |
| Steven Engrav | Scott Mellgren | Brian Varney | |

Promoted to Master General Agent

| | | |
|-----------------|-----------------|------------------|
| Richard Barbour | Aaron James | Robert Trujillo |
| Scott Booth | Charles McGrane | Glenn VanDeSande |
| Jonathan Cole | Pablo Pirela | Charles VanDyke |

Promoted to Regional General Agent

| | | |
|----------------|----------------|--------------|
| Bill Cook | Matthew Hart | Jeremy Welch |
| DeMario Cooper | Eugene Melamed | |

New Bonus

Introducing the New *BR Bonus*

As announced at convention, we have created a new bonus in honor of Mr. Rapoport and have supplied the details of this new bonus below. The bonus is available on production submitted to the Home Office July 1, 2005 through Dec. 31, 2005.

Effective July 1, 2005, we are making a new bonus available to the immediate up-line Manager of any Agent who is in their first six months with American Income or National Income. This would be the level two person in the Agent hierarchy who would have field trained the Agent. Again, this bonus will run for six months, from July 2005 production through December 2005 production. However, if we begin to experience double-digit production growth as a result of this bonus and your efforts, we will discuss the possibility of extending it past Jan. 1, 2006.

BR Bonus Details*

- The bonus is equal to 100 percent of the *New Agent Bonus* that the Agent earns during their first six months on life business. (Includes bonus earned at the \$4,000-\$6,199 level.)
- There is no Net to Gross or Persistency requirement for the level two Manager.
- This bonus is in addition to any *Leadership Bonus* that might be paid and is not tied to whether an MGA earns a *Leadership Bonus*.

* *Please note if the hierarchy of the new Agent changes, the up-line bonus eligibility ends.*

As noted above, this is in addition to any Leadership Bonus that could be paid and there is no Retention or Net to Gross requirement for the level two person (direct up-line Manager who should have field trained the Agent). It is also important to remember that the bonus is equal to 100 percent of the New Agent Bonus received by the Agent in their first six months (July to December production).

Listed below is the contract month and number of months a potential *BR Bonus* could be payable:

| <u>Contract Month</u> | <u>Manager eligibility for BR Bonus (based on Agents' first app date)</u> |
|-----------------------|---|
| January 2005 | Not eligible under the guidelines |
| February 2005 | One month available under the guidelines |
| March 2005 | Two months available under the guidelines |
| April 2005 | Three months available under the guidelines |
| May 2005 | Four months available under the guidelines |
| June 2005 | Five months available under the guidelines |
| July 2005 | Six months available under the guidelines |
| August 2005 | Five months available under the guidelines |
| September 2005 | Four months available under the guidelines |
| October 2005 | Three months available under the guidelines |
| November 2005 | Two months available under the guidelines |
| December 2005 | One month available under the guidelines |

We believe this new bonus could catapult your Agency's production to the next level, and we are sure you will agree!

Individual Producers



1. Cody Bellah

Kansas City, MO



3. Carl Ignatius

Halifax, NS



5. Carla Miller

Omaha, NE



7. Timothy Cruise

Woodridge, IL



9. Karl Schuckert

Reno, NV



2. Bill Hayer

Burnaby, BC



4. Eleana Chou

Las Angeles, CA



6. Samantha Chui

Marietta, GA



8. Paula Cooper

Calgary, AB



10. Jonathan Wilson

Reno, NV

Individual Producers

All Time Record to Beat

Month: \$53,774 Net ALP Peter Kang

June Production

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|------------------------|----------|-----------------|------|-----------------------|-------------------|
| 1. Cody Bellah | \$22,211 | 80 | | | Geneser-Geneser |
| 2. Bill Hayer | 21,671 | | 77.7 | Bill Hayer | Rick Altig |
| 3. Carl Ignatius | 19,689 | | 75.0 | Carl Ignatius | Imran Satti |
| 4. Eleana Chou | 19,577 | 83 | | David Iriye | David Cohen |
| 5. Carla Miller | 19,317 | | 71.4 | | John Akers |
| 6. Samantha Chui | 19,053 | 83 | | Bridgit Driscoll-Hunt | Williams-Williams |
| 7. Timothy Cruise | 18,856 | | 85.3 | Timothy Cruise | Bob Olson |
| 8. Paula Cooper | 18,636 | | 71.8 | Paula Cooper | Rick Altig |
| 9. Karl Schuckert | 18,319 | | 73.3 | Karl Schuckert | Altig-Orlovic |
| 10. Jonathan Wilson | 18,213 | 96 | | Dustin Venekamp | Altig-Orlovic |
| 11. Richard Krueger | 17,511 | 97 | | David Wang | Bob Olson |
| 12. Philip Anderson | 17,211 | | 73.0 | John McGrath | Rick Altig |
| 13. Steve Foti | 17,000 | | 71.7 | Steve Foti | Jatoft-Foti |
| 14. Dmitriy Goncharuk | 16,847 | | 81.3 | Dustin Venekamp | Altig-Orlovic |
| 15. Sean Chrysler | 16,754 | 100 | | Matthew Wolfanger | Durhon Oldham |
| 16. Paulo Rosa | 16,532 | | 78.9 | Paulo Rosa | Rick Altig |
| 17. Ruben Soberanes | 16,521 | | 75.5 | Doreen Ryan-Foti | Jatoft-Foti |
| 18. Christopher Warren | 16,345 | 100 | | AJ O'Connor | Steve Greer |
| 19. Salvatore Giacchi | 16,022 | | 78.6 | David Hausman | Eric Giglione |
| 20. Steven Strong | 15,927 | | 68.5 | Steven Strong | Durhon Oldham |

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP

YTD Production

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|--------------------------|-----------|-----------------|------|-----------------------|-------------------|
| * 1. Zachary Hart | \$115,852 | | 74.4 | Mathew Hart | Jim Surace |
| * 2. Sylvia Freeman | 100,336 | | 80.5 | | Williams-Williams |
| * 3. Timothy Cruise | 100,330 | | 85.3 | Timothy Cruise | Bob Olson |
| * 4. Carla Miller | 99,942 | | 71.4 | | John Akers |
| * 5. Max Quasem | 94,818 | | 89.3 | Earnest Loveless | David Cohen |
| * 6. Omar Hashimi | 90,919 | | 78.1 | Steve Foti | Jatoft-Foti |
| * 7. Lily Tchen | 87,060 | | 72.0 | David Iriye | David Cohen |
| * 8. Samantha Chui | 86,859 | 83 | | Bridgit Driscoll-Hunt | Williams-Williams |
| * 9. Daniel Potilechio | 85,596 | | 91.9 | David Wang | Bob Olson |
| * 10. Cody Bellah | 85,076 | 80 | | | Geneser-Geneser |
| 11. Lance Brown | 84,411 | | 91.6 | | Steve Hartman |
| 12. Peter Kang | 83,547 | 94 | | Robert Trujillo | Slav Bitman |
| 13. Mary Ann Gaelic | 80,303 | | 75.4 | Lawrence Hauck | Steve Friedlander |
| 14. Ruben Soberanes | 80,054 | | 75.5 | Doreen Ryan-Foti | Jatoft-Foti |
| 15. DeSheila Hargrove | 79,487 | | 74.3 | Diane Carrion | Eric Giglione |
| 16. Sebastian Kazek | 78,459 | 79 | | Joseph Moore | Tom Williams |
| 17. Majjargal Sukhbaatar | 74,636 | | 77.1 | | Gleb Ostrovsky |
| 18. Nadia King | 73,333 | | 73.8 | Nadia King | Altig-Orlovic |
| 19. Ronald Friedlander | 73,071 | | 76.8 | Theodore Pappas | Eric Giglione |
| 20. Carlton Lear | 72,112 | | 71.7 | David Wang | Bob Olson |

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

American Income & National Income Proudly Present A New Labor Advisory Board Member

28 Years of Service

David Cohen

20 Years of Service

Lou Nell Busby

15 Years of Service

Tim Schroeder

13 Years of Service

Lazarus Echeta

12 Years of Service

Catherine Briggie
Dennis Muth

11 Years of Service

Timothy Cruise

10 Years of Service

John DeRosier

9 Years of Service

James Bliefnick
Chuck Hill

8 Years of Service

Slav Bitman

6 Years of Service

Barbara Leader

5 Years of Service

Jason Dickson
Roland Fletcher
Innocent Okeke
Byron Washington

4 Years of Service

Melanie Cohen
Corey Friesen
Denise Gilbert
Peter Highberg
Marc Rosen
Christopher Stephens
Latonya Tucker

3 Years of Service

Jeffrey Ahrens
Beau Bequette
Catherine Clarke
Dmitriy Goncharuk
Scott Mellgren
Susanne Munro
AJ O'Connor
Stuart Paolino
Lori Yeilding

2 Years of Service

David Ackerman
Abdelhadi Badreddine
Diane Carrion
Avrom Gossack
Danielle Holmes
Bertrand Lelievre
Joseph Moore
John Moran
Pauline Murchie
Alan Nakamatsu
Raymond Oriol
Daniel Pavek
Max Quasem
Donald Strynadka
Sidney Trahan
Lawrence Turk
Rodney Ward

1 Year of Service

Elizabeth Allen
Cynthia Alston
Rog Beaudro
Daniel Becerra
Charles Bergenstein
Derek Birch
David Boshard
Ted Bryson
Bianca Bullock

1 Year of Service Cont.

Jonathan Caris
Jonathan Cole
Denice Davidson
Jeff Debiak
Tony Derico
Ricardo Ferreira
Jamie Fields
Robert Gerdes
Heather Hewitt
Richard Howard
Lee Lamb
Norman Lew
Shea Maliszewski
Thomas McElwee
Richard Menga
Brian
Tony Motley
Ralph Munroe
William Nestmann
Gerardo Pino
Michael Radovan
Cody Shearer
John Sill
Niman Singh
Nathan Snider
Beth Snow
Thomas Vanosdol
Nicholas Zangardi



Clayola Brown
President
National A. Philip
Randolph Institute

Clayola Brown, President of the *National A. Philip Randolph Institute (APRI)*, has been unanimously elected to the Labor Advisory Board.

The *A. Philip Randolph Institute* was founded in 1965, the same year as the Selma-to-Montgomery Freedom March. The *APRI* was formed as a national organization of black trade unionists with a mission to fight for racial equality and economic justice. *APRI* members are involved in political and community education, lobbying, legislative action, and labor support activities.

Ms. Brown worked for the *UNITE International Union* since 1970 before becoming president of *APRI*. However, her involvement with the labor movement actually began many years earlier. She started as a sewing machine operator at the Manhattan Shirt Factory in Charleston, South Carolina where she and her mother were organization activists.

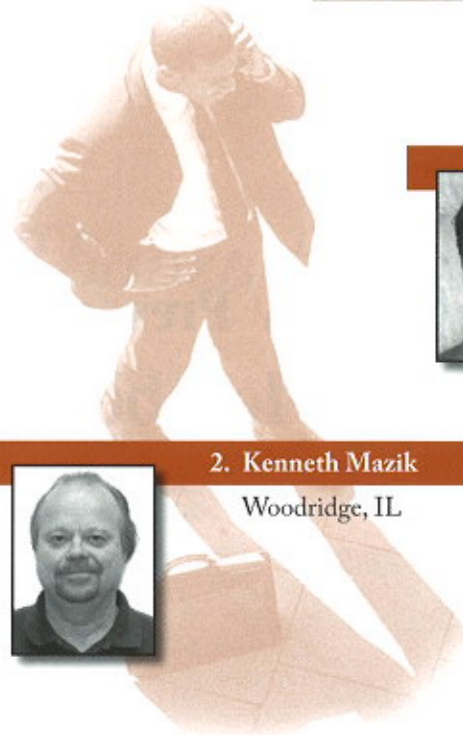
Once Ms. Brown chose to pursue a career in labor, she went to work for the *Textile Workers Union of America* and moved up through the ranks from there. She became an education director for the newly merged *Amalgamated Clothing and Textile Workers Union* and was soon appointed Civil Rights director. In 1991, she was elected international vice president, a position she held for 13 years.

Ms. Brown has a tremendous commitment to her community and her fellow man which shows through the many boards and organizations she currently serves.

We welcome Ms. Clayola Brown to the Labor Advisory Board and are looking forward to a long and prosperous partnership for many years to come.

Congratulations!

Supervising Agents



1. Matthew Willrodt
Salt Lake City, UT



2. Kenneth Mazik
Woodridge, IL



3. Tommy Chan
Redmond, WA

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

June Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | MGA | SGA |
|---------------------|----------------|----------|----|------|----------------|---------------|
| 1. Matthew Willrodt | \$30,170 | \$37,965 | 85 | | Dustin Miller | Altig-Orlovic |
| 2. Kenneth Mazik | 17,511 | 26,674 | | 80.1 | David Wang | Bob Olson |
| 3. Tommy Chan | 17,107 | 20,457 | 82 | | Ryan Stenglein | Rick Altig |
| 4. Joshua Harris | 15,404 | 18,604 | 86 | | AJ O'Connor | Steve Greer |
| 5. Ian Palmer | 14,083 | 21,156 | 99 | | Todd Johnston | Imran Satti |

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | MGA | SGA |
|-----------------------|----------------|-----------|----|------|-----------------|---------------|
| * 1. Matthew Willrodt | \$83,461 | \$105,917 | 85 | | Dustin Miller | Altig-Orlovic |
| 2. Terrence Thomas | 77,586 | 101,966 | 79 | | Joseph Callahan | Wes Bangs |
| 3. Joshua Harris | 61,299 | 86,817 | 86 | | AJ O'Connor | Steve Greer |
| 4. Randy Teyssier | 46,023 | 81,398 | | 87.4 | Chris Hernandez | Chris La Fond |
| 5. Tommy Chan | 43,613 | 77,957 | 82 | | Ryan Stenglein | Rick Altig |

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Brian Varney
Warwick, RI



2. Mary Ann Gaelic
Auckland, NZ



3. Zachary Hart
N. Royalton, OH



4. Dusty Childress
Columbus, OH



5. Luis Heredia
Albuquerque, NM

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

June Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | MGA | SGA |
|--------------------|----------------|----------|-----|------|---------------------|-------------------|
| 1. Brian Varney | \$31,117 | \$34,840 | | 76.6 | Willie Hayden | David Zophin |
| 2. Mary Ann Gaelic | 28,148 | 38,283 | 92 | | Lawrence Hauck | Steve Friedlander |
| 3. Zachary Hart | 27,934 | 41,318 | | 79.6 | Mathew Hart | Jim Surace |
| 4. Dusty Childress | 27,000 | 29,639 | | 81.3 | Robert Dunn | Marc Morton |
| 5. Luis Heredia | 26,114 | 35,442 | 100 | | Joseph Callahan | Wesley Bangs |
| 6. John Moran | 24,768 | 28,833 | 85 | | | Gleb Ostrovsky |
| 7. Vance Rountree | 24,099 | 24,010 | | 68.5 | Matt Henderson | Tom Williams |
| 8. Brian Lulloff | 23,762 | 28,784 | | 70.4 | Jeffory Churchfield | Rick Altig |
| 9. Byron Paz | 23,585 | 22,805 | | 70.6 | Jose Ferreyro | Joshua Chalom |
| 10. Paul Gouveia | 22,615 | 31,641 | 94 | | DeMario Cooper | Slav Bitman |

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | MGA | SGA |
|------------------------|----------------|-----------|----|------|-----------------|-------------------|
| * 1. Mary Ann Gaelic | \$145,481 | \$228,953 | 92 | | Lawrence Hauck | Steve Friedlander |
| * 2. Zachary Hart | 141,113 | 275,985 | | 79.6 | Mathew Hart | Jim Surace |
| * 3. Salvatore Giacchi | 131,521 | 168,411 | | 74.6 | David Hausman | Eric Giglione |
| * 4. Jeffrey Oakman | 127,853 | 124,868 | | 78.3 | | Williams-Williams |
| * 5. Brian Varney | 125,247 | 141,620 | | 76.6 | Willie Hayden | David Zophin |
| 6. James Worf | 123,772 | 155,648 | | 73.2 | Joshua Goodman | Bill Jennings |
| 7. John Moran | 106,994 | 133,901 | 85 | | | Gleb Ostrovsky |
| 8. Mark Zastrow | 99,340 | 111,265 | 86 | | Wayne Hendricks | Joe Manone |
| 9. Dusty Childress | 99,050 | 120,907 | | 81.3 | Robert Dunn | Marc Morton |
| 10. Brent Rieck | 99,012 | 106,210 | 80 | | Tim Schroeder | Marc Morton |

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Oh Mayan, What an Experience!

The American Income and National Income 2005 Convention was a great success!

Convention is a time for our sales force to kick back, relax, and celebrate their sales efforts — and that's what they did. From the Mexican flare to the beaches of Cancun, more than 350 qualifiers and their guests had a once in a lifetime experience at the Fiesta Americana Grand Coral Beach Resort.

Convention is a great experience that no Agent, Manager, PR Representative, or SGA should miss! At AIL and NILICO, we take great pleasure in the fact that we have the opportunity to share in the accomplishments of our sales force.

Therefore, be sure to join us next year in New Orleans where we will hear from Zig Ziglar and celebrate with Kool & The Gang.

Set Your Goal — New Orleans or bust as we head into the last half of 2005!



Master General Agents



1. AJ O'Connor
Houston, TX



2. Barry Dillah
Edison, NJ



3. Horace Johnson
Ft. Lauderdale, FL



4. David Iriye
Los Angeles, CA



5. Joseph Callahan
Albuquerque, NM

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

June Production

| Name | 1 st Year Agent | Net ALP | NG | Rtn | SGA |
|--------------------|----------------------------|-----------|----|------|-------------------|
| 1. AJ O'Connor | \$89,562 | \$104,073 | | 71.6 | Steve Greer |
| 2. Barry Dillah | 82,471 | 89,051 | | 71.8 | Eric Giglione |
| 3. Horace Johnson | 61,826 | 62,832 | | 71.7 | Tom Williams |
| 4. David Iriye | 58,285 | 80,888 | | 68.7 | David Cohen |
| 5. Joseph Callahan | 57,944 | 59,768 | | 70.0 | Wesley Bangs |
| 6. Mathew Hart | 56,416 | 82,533 | | 71.1 | Jim Surace |
| 7. Nadia King | 52,827 | 54,005 | | 68.6 | Altig-Orlovic |
| 8. Lawrence Hauck | 51,024 | 73,172 | | 72.9 | Steve Friedlander |
| 9. David Wang | 50,535 | 77,517 | | 74.2 | Bob Olson |
| 10. Matthew Hogan | 49,506 | 71,441 | | 71.5 | Oldham-Hadayia |

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

| Name | 1 st Year Agent | Net ALP | NG | Rtn | SGA |
|-----------------------|----------------------------|-----------|----|------|----------------|
| * 1. Barry Dillah | \$515,796 | \$592,509 | | 71.8 | Eric Giglione |
| * 2. AJ O'Connor | 462,432 | 597,575 | | 71.6 | Steve Greer |
| * 3. Doreen Ryan-Foti | 358,920 | 812,887 | | 75.7 | Jatoft-Foti |
| * 4. Jim Bianchi | 331,911 | 648,093 | | 74.6 | Durhon Oldham |
| * 5. Scott Keeney | 292,886 | 363,710 | | 73.8 | Oldham-Hadayia |
| 6. Eugene Melamed | 289,812 | 303,993 | | 79.0 | Slav Bitman |
| 7. Joseph Callahan | 273,235 | 298,632 | | 70.0 | Wes Bangs |
| 8. Gabriel Hernandez | 268,171 | 269,005 | | 77.9 | David Zophin |
| 9. Joshua Goodman | 260,353 | 408,005 | | 72.5 | Bill Jennings |
| 10. David Iriye | 256,711 | 436,971 | | 68.7 | David Cohen |

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have four First Year Agents coded and meet all production requirements.*

Regional General Agents



1. AJ O'Connor
Houston, TX



2. Bill Cook
Marietta, GA



3. David Hausman
Edison, NJ

June Production

| Name | 1 st Year Agent | Net ALP | NG | Rtn | SGA |
|------------------|----------------------------|-----------|----|------|-------------------|
| 1. AJ O'Connor | \$148,221 | \$182,248 | | 71.6 | Steve Greer |
| 2. Bill Cook | 113,623 | 141,794 | | 70.5 | Williams-Williams |
| 3. David Hausman | 111,114 | 162,426 | | 76.5 | Eric Giglione |

YTD Production

| Name | 1 st Year Agent | Net ALP | NG | Rtn | SGA |
|------------------|----------------------------|-----------|----|------|---------------|
| * 1. Jason Mollo | \$785,760 | \$898,201 | | 72.7 | David Zophin |
| 2. AJ O'Connor | 676,392 | 845,642 | | 71.6 | Steve Greer |
| 3. Barry Dillah | 584,937 | 674,556 | | 71.8 | Eric Giglione |

\$Show Me the Money\$

Retention Bonus*

| Qualifier | SGA | Bonus Amount |
|-------------------|---------------|--------------|
| Bill Hayer | Rick Altig | \$4,312.43 |
| Timothy Cruise | Bob Olson | \$3,771.30 |
| Carl Ignatius | Imran Satti | \$3,347.26 |
| Salvatore Giacchi | Eric Giglione | \$3,266.94 |
| Dmitriy Goncharuk | Altig-Orlovic | \$3,200.99 |
| Paulo Rosa | Rick Altig | \$3,141.09 |
| Philip Anderson | Rick Altig | \$3,123.78 |
| Paula Cooper | Rick Altig | \$3,122.88 |
| Karl Schuckert | Altig-Orlovic | \$3,114.35 |
| Carla Miller | John Akers | \$3,090.79 |

Total Retention Bonus Paid: \$454,454.45 402 Producers Qualified

Leadership Bonus*

| Qualifier | SGA | Bonus Amount |
|-----------------------|-------------------|--------------|
| AJ O'Connor | Steve Greer | \$5,796.57 |
| David Iriye | David Cohen | \$5,333.19 |
| Nadia King | Altig-Orlovic | \$5,026.84 |
| Bridgit Driscoll-Hunt | Williams-Williams | 4,581.30 |
| Mathew Hart | Jim Surace | \$4,370.12 |
| Barry Dillah | Eric Giglione | \$4,206.56 |
| Lawrence Hauck | Steve Friedlander | \$3,875.12 |
| Scott Keeney | Oldham-Hadayia | \$3,523.64 |
| Alex Roland | Chris La Fond | \$3,426.66 |
| Allan Jennings | Bill Jennings | \$3,250.21 |

Total Leadership Bonus Paid: \$72,766.35 36 Managers Qualified

PR Bonus*

| Qualifier | SGA | Bonus Amount |
|---------------------|------------------|--------------|
| Malka Arony | Cohen/Hartman | \$2,346.39 |
| Mark Gagliardi | Jatoft-Foti | \$1,920.87 |
| Jacqueline deVooght | Rick Altig | \$1,467.61 |
| Renee Flannery | Jim Surace | \$1,398.96 |
| Vivian Dwyer | Altig-Hay/Bitman | \$1,208.14 |
| Rona Pileggi Spano | Bob Olson | \$1,123.68 |
| Susan Fuldauer | Mark Hancock | \$1,077.60 |
| Richard Meshulam | David Cohen | \$972.72 |
| Leo VanDenBussche | Rick Altig | \$956.62 |
| Billy Sauers | Tom Williams | \$932.80 |

Total PR Bonus Paid: \$26,884.76 38 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

MONETARY DONATIONS

American Income & National Income

- Gave \$3,000 to the JLC National Trade Union Council for the *Jewish Labor Committee's Human Rights Award Dinner*.

Rick Altig Agency

- Gave \$320 to IBT CN 37 for golf tournament fees.
- Donated \$100 to NOLC for a picnic banner.
- Contributed \$179.99 to IBT for raffle prizes.
- Contributed \$279.99 to UFCW 555 for raffle prizes.
- Gave \$100 to the Waterloo Regional Labour Council's fundraiser for the homeless.
- Donated \$500 to ISC 2005 for booth registration.
- Gave \$250 to CAW Local 6056 for their strike fund.
- Contributed \$100 to OAMRT.
- Donated \$250 to UNDE 70607 to their scholarship fund.
- Gave \$550 to Ironworkers 711.
- Gave \$150 to UFCW 431 for their annual picnic.
- Contributed \$150 to the First Federal Credit Union for their golf tournament.
- Donated \$200 to IAM W-2.
- Gave \$100 to the NOVA CLC.

John Akers Agency

- Donated \$500 to the Omaha Federation of Labor.
- Gave \$500 to the Nebraska Firefighters Convention.
- Contributed \$60 to Firefighter/MDA.

Mark Hancock Agency

- Gave \$100 to the Indiana Credit Union Foundation.
- Donated \$100 to Central Indiana Jobs with Justice Annual Grinch Party Program.

Jim Surace Agency

- Contributed \$125 to USWA Local 2 for their annual picnic.
- Gave \$165 to the Building Trades golf outing.
- Donated \$50 to the ULA golf outing.
- Gave \$100 to the *Machinist 16th Annual Golf Outing*.
- Donated \$50 to the *Columbiana County Special Olympics*.
- Contributed \$50 to the UAW for their annual picnic.

Total \$8,029.98

OTHER DONATIONS

Chris La Fond Agency

- Donated food to Our Lady of the Angels.

Be sure to submit your contributions monthly via e-mail to bfrizzell@ailife.com

JUNE CATEGORY I

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|--------------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Tom Williams | | 69.8 | \$258,750 | \$236,000 | 110 | \$384,010 | \$368,500 | 104 | 107 |

JUNE CATEGORY II

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-----------------|----|-----|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Geneser-Geneser | 84 | | \$134,067 | \$115,000 | 117 | \$187,965 | \$181,500 | 104 | 111 |

JUNE CATEGORY III

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-------------------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Steve Greer | | 71.3 | \$147,771 | \$96,000 | 154 | \$181,510 | \$143,000 | 127 | 141 |
| Williams-Williams | | 71.6 | 114,429 | 86,500 | 132 | 150,919 | 131,500 | 115 | 124 |
| Oldham-Hadayia | 86 | | 98,892 | 78,000 | 127 | 125,198 | 126,000 | 99 | 113 |
| Bill Jennings | | 71.5 | 98,253 | 86,500 | 114 | 144,470 | 140,000 | 103 | 109 |
| Jim Surace | | 69.5 | 99,758 | 104,000 | 96 | 170,718 | 162,500 | 105 | 101 |

JUNE CATEGORY IV

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|---------------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Steve Hartman | | 72.7 | \$121,579 | \$71,500 | 170 | \$167,150 | \$114,000 | 147 | 159 |
| Mark Hancock | | 70.4 | 75,784 | 62,500 | 121 | 114,530 | 100,000 | 115 | 118 |
| Imran Satti | 87 | | 53,175 | 54,000 | 98 | 111,878 | 85,000 | 132 | 115 |

JUNE CATEGORY V

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-----------|----|------|-------------|-------------|-------------|----------|-------------|--------------|------|
| Wes Bangs | | 69.5 | \$57,944 | \$28,500 | 203 | \$63,324 | \$42,500 | 149 | 176 |

JUNE CATEGORY VI

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-------------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Slav Bitman | | 72.5 | \$133,058 | \$97,500 | 136 | \$133,580 | \$152,000 | 88 | 112 |

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

YTD CATEGORY I

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|--------------|----|------|-------------|-------------|-------------|-------------|-------------|--------------|------|
| Tom Williams | | 69.8 | \$1,194,255 | \$1,426,000 | 84 | \$2,022,212 | \$2,223,000 | 91 | 88 |

YTD CATEGORY II

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-----------------|----|-----|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Geneser-Geneser | 84 | | \$438,620 | \$345,000 | 127 | \$604,350 | \$544,500 | 111 | 119 |

YTD CATEGORY III

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-------------------|----|------|-------------|-------------|-------------|-------------|-------------|--------------|------|
| Bill Jennings | | 71.5 | \$740,935 | \$519,000 | 143 | \$1,052,918 | \$840,000 | 125 | 134 |
| Steve Greer | | 71.3 | 706,362 | 516,000 | 137 | 882,034 | 768,000 | 115 | 126 |
| Oldham-Hadayia | 86 | | 354,636 | 360,000 | 99 | 510,090 | 456,000 | 112 | 106 |
| Williams-Williams | | 71.6 | 548,049 | 519,000 | 106 | 758,505 | 789,000 | 96 | 101 |

YTD CATEGORY IV

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|---------------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Steve Hartman | | 72.7 | \$514,911 | \$429,000 | 120 | \$848,213 | \$684,000 | 124 | 122 |
| Mark Hancock | | 70.4 | 394,134 | 375,000 | 105 | 604,232 | 600,000 | 101 | 103 |
| Imran Satti | 87 | | 135,853 | 175,500 | 77 | 353,912 | 276,250 | 128 | 103 |

YTD CATEGORY V

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-----------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Wes Bangs | | 69.5 | \$273,235 | \$171,000 | 160 | \$315,460 | \$255,000 | 124 | 142 |

JUNE CATEGORY VI

| NAME | NG | RTN | 1st Yr. NET | 1st Yr. OBJ | % of FY OBJ | NET ALP | NET ALP OBJ | % of ALP OBJ | PF * |
|-------------|----|------|-------------|-------------|-------------|-----------|-------------|--------------|------|
| Slav Bitman | | 72.5 | \$866,170 | \$487,500 | 178 | \$931,693 | \$759,500 | 123 | 151 |

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Mark Gagliardi
Concord, CA



Al Wall
Toronto, ON

Category B:



Vivian Dwyer
Glen Allen, VA



Catherine Briggie
Phoenix, AZ

Category C:



Susan Fuldauer
Indianapolis, IN



Erin McKee
Columbia, SC

June Production

| PR Manager | No. Cards | SGA |
|-------------------|-----------|---------------|
| 1. Debbie Enstedt | 18,023 | Rick Altig |
| 2. Chuck Hill | 6,161 | Jatoft-Foti |
| 3. William Bell | 5,275 | Joshua Chalom |

All Time PR Card Production Record

Month: 18,960 cards

| Category A | No. Cards | SGA |
|----------------------|-----------|---------------|
| 1. Mark Gagliardi | 4,674 | Jatoft-Foti |
| 2. Al Wall | 3,495 | Joshua Chalom |
| 3. Leo VanDenBussche | 2,688 | Rick Altig |
| 4. Malka Arony | 2,514 | Cohen/Hartman |
| 5. Robin Andrade | 2,478 | David Zophin |

| Category B | No. Cards | SGA |
|----------------------|-----------|------------------|
| 1. Vivian Dwyer | 2,678 | Altig-Hay/Bitman |
| 2. Catherine Briggie | 1,397 | Steve Hartman |
| 3. Irene Ruryez | 1,203 | Jim Surace |
| 4. Brenda Swecker | 841 | Chris La Fond |
| 5. David Provencher | 818 | Rick Mansfield |

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

| Category C | Groups | SGA |
|-------------------|--------|--------------|
| 1. Susan Fuldauer | 10 | Mark Hancock |
| 2. Erin McKee | 8 | Rusty Jewell |
| 3. Richard Case | 7 | Jim Surace |
| 4. Darrell Dorey | 6 | Imran Satti |
| 4. Nancy Rising | 6 | Rick Altig |

YTD Production

| PR Manager | No. Cards | SGA |
|--------------------|-----------|---------------|
| *1. Debbie Enstedt | 90,768 | Rick Altig |
| *2. Joseph Galusha | 29,034 | Durhon Oldham |
| 3. Malka Arony | 24,743 | Cohen/Hartman |

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

| Category A | No. Cards | SGA |
|-----------------------|-----------|---------------|
| *1. Malka Arony | 18,075 | Cohen/Hartman |
| *2. Richard Meshulam | 12,357 | David Cohen |
| 3. Mark Gagliardi | 11,820 | Jatoft-Foti |
| 4. Al Wall | 10,197 | Joshua Chalom |
| 5. Rona Pileggi Spano | 10,055 | Bob Olson |

| Category B | No. Cards | SGA |
|-----------------------|-----------|-------------------|
| *1. Vivian Dwyer | 11,294 | Altig-Hay/Bitman |
| *2. Catherine Briggie | 8,933 | Steve Hartman |
| 3. Irene Ruryez | 6,131 | Jim Surace |
| 4. Mario Soljan | 5,351 | Steve Friedlander |
| 5. Brenda Swecker | 4,669 | Chris La Fond |

All Time PR Group Production Record

YTD: 110 groups Richard Case

| Category C | Groups | SGA |
|--------------------|--------|----------------|
| *1. Cheryl Cook | 48 | Oldham-Hadayia |
| *2. Renee Flannery | 44 | Jim Surace |
| 3. Susan Fuldauer | 42 | Mark Hancock |
| 4. Richard Case | 35 | Jim Surace |
| 5. Billy Sauers | 32 | Tom Williams |

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

Peter Kang — The Drive Behind the Record



Peter Kang is not a stranger to being on the road. In fact, he was in the car driving when we finally contacted him for this interview. But it is this constant traveling that indicates all of the hard work that goes into being our newest record breaker.

In May, Peter broke the all-time monthly Net ALP record with an incredible \$53,774 Net ALP (the previous record stood at \$51,235). When asked what method he used to break the record, he replied that it was just stern determination.

"My MGA saw my numbers for the month and brought in the previous *Spotlight* to show me what the current record was. When we both saw I was so close to beating it, I decided to really put my mind to it. I wrote down my goals for how I would be able to accomplish it and just went after the record."

As a relative newcomer to the field, his success is no small feat. After selling his own business, Peter had a meeting with Slav Bitman (his current SGA) and decided it was time to bring his life to a new level.

He says his secret to his success is to cater to the customer. He keeps odd hours for those who may work the late shift and cannot meet before late at night. In fact, he has been known to keep appointments at midnight, if that was what the customer wanted.

"Good service is all about supplying the product to *everyone* who needs it," he explains. "Sometimes people just cannot work normal business hours, so if they need me later, I'll be there."

Peter stresses the importance on addressing the customer honestly and ethically. He says you have to keep in mind that you are not only presenting yourself to your customers, but you are also representing your Agency and the whole Company as well, and it is crucial to keep that in mind. Your actions reflect back on the Company.

Besides going out of his way to meet the customer's appointment needs, he also tries to keep in contact with them. Peter mentioned he always calls the customer back within four to eight weeks to make sure they received their policy. He does this not only to check efficiency, but also to make sure his customers know that he has not forgotten about them.

Congratulations, Peter, on a job well done!



FROM THE DESK OF:

Scott Smith

*Executive Vice President
American Income Life*

Changing the Referral Culture

I mentioned a few months ago the fact that our growth — as a Company — will come from what we have labeled as "non-traditional leads." In order to describe a non-traditional lead, we must first define a traditional lead. Basically, a traditional lead is the union lead card. Let's look at this a little closer.

In the past 12 months, we have written about \$90 million of Net ALP; \$37 million of which came from the union marketplace. The interesting thing is, when we were writing \$50 million five years ago, we wrote about \$31 million from the union marketplace. So while overall production has nearly doubled, premium from union leads has risen just about 19 percent.

Therein lies the challenge. Let's say that ten years from now we are writing \$250 million, we'll probably be getting only about \$55 million from the union lead — based upon estimates of how much penetration we already have in the overall union population. Therefore, as the numbers show, our premium growth will come from outside union markets, or the "non-traditional" markets — of which a primary source must be referrals.

Okay, we all know the importance of getting the referral. You've been told it's easier to set, easier to sell, and has a better retention. Given that, why is only 26 percent of our current business referral-based? The answer, it's because of our culture.

Culture is the development of the mind through the sum total of beliefs and behavior passed on from one generation to the next.

There was a time at American Income when there was such an abundance of golden union leads that recruiting ads actually boasted, "No Prospecting at All!" Or, "We set 'em and you run

'em!" And believe it or not, there are offices that still actually hand out lead packs with hundreds of these golden leads. We don't know any different; it's been our culture.

The truth is, referrals are easier to get than originally thought. They are an easier appointment set, and they do carry a better presentation to sales and closing ratio.

Now, I'm not suggesting we cut back the lead packets. But I am suggesting we get more serious with standards relating to our sources of business, and that a reward system be set for those who bring us premium from non-traditional lead sources. It's something to think about getting better at now, so you can cash in when the culture really does change.

Experience shows the main cause for not obtaining a referral is simply because it's not asked for, or because the referral presentation is not set properly. I can remember suggesting to an Agent that all they really needed to do was tell the prospect for every food item they contributed to the food bank it would entitle them to sponsor a friend or family member to receive the Partners® Plan or an AD&D Certificate! Even the most timid of referral getters can enjoy some success with that approach!

We have written \$24 million in referral business over the past 12 months. At \$410 per sale that is about \$58,500 sales per year or \$1,125 per week. That is an interesting number since we have about 1,735 Agents who submit business each week. This means on average, an AIL/NILICO Agent obtains .67 referral sales per week. That's a number we can certainly improve on together.



*Al-Karim Walji, an Agent with the Rick Altig Agency,
Believes Referrals are all About Relationships*

"What makes me different is that this is my business and I take it seriously. I seldom get leads from the office because I work on building my business base. I commit myself to always putting myself in the customer's shoes which allows me to diligently follow-up and always personally visit with my clients whether or not they take advantage of our programs. I also believe that the *Family Information Guide* is a very powerful tool when it comes to securing referrals because it opens the conversation up for, 'This might be something cousin Mary and John would be interested in.' I want my customers to know that I am here to build a relationship with them and I will be here to service their needs now and in the future. Every customer is different and they all have different needs, but if you're faithful, honest, and dedicated, the referrals will happen."

One Convention, One Great City and



**THE KOOL
& KOOOL
GANG**



THE *Fairmont*
NEW ORLEANS

**New Orleans
July 27-30, 2006**

Public Relations Bonus

Qualifiers

| | |
|---------------------|------------|
| Malka Arony | \$2,346.39 |
| Mark Gagliardi | \$1,920.87 |
| Jacqueline DeVooght | \$1,467.61 |
| Rence Flannery | \$1,398.96 |
| Vivian Dwyer | \$1,208.14 |
| Rona Pileggi Spano | \$1,123.68 |
| Susan Fuldaer | \$1,077.60 |
| Richard Meshulam | \$972.72 |
| Leo VanDenBussche | \$956.62 |
| Billy Sauers | \$932.80 |
| Cheryl Cook | \$799.00 |
| Robin Andrade | \$782.43 |
| Timothy Farr | \$778.25 |
| Becky Cutler | \$752.72 |
| Charles Hill | \$718.42 |
| Rachelle Valdez | \$702.96 |
| Richard Case | \$663.16 |
| David Blaisdell | \$645.50 |
| Jerry Hartnett | \$629.60 |
| William Slocum | \$600.30 |
| Brenda Swecker | \$595.65 |
| Krissa Hensley | \$535.00 |
| Anne Bowyer | \$533.25 |
| Al Wall | \$526.78 |
| Patti Morgan | \$417.00 |
| Catherine Briggie | \$389.93 |
| Kenneth Altizer | \$376.40 |
| Mario Soljan | \$350.90 |
| Irene Ruryez | \$330.00 |
| Fran Christie | \$328.41 |
| Brenda DiSomma | \$313.64 |
| John Wilkinson | \$302.49 |
| Robert Dailey | \$281.17 |
| Lou Nell Busby | \$255.06 |
| Shannon Walker | \$249.62 |
| Larry Lozano | \$238.14 |
| Gabriella Klett | \$192.07 |
| Robin Denham | \$191.52 |

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Total

\$26,884.76



Leadership Bonus

June Bonus Qualifiers

| | |
|-----------------------|------------|
| Alfred O'Connor | \$5,796.57 |
| David Iriye | \$5,333.19 |
| Nania King | \$5,026.84 |
| Bridgit Driscoll-Hunt | \$4,581.30 |
| Mathew Hart | \$4,370.12 |
| Barry Dillah | \$4,206.56 |
| Lawrence Hauck | \$3,875.12 |
| Scott Keeney | \$3,523.64 |
| Alex Roland | \$3,426.66 |
| Allan Jennings | \$3,250.21 |
| Tracy Haden | \$3,130.48 |
| Earnest Loveless | \$2,694.44 |
| William Schwarz | \$2,617.71 |
| David Solomonov | \$2,526.32 |
| Charles VanDyke | \$2,115.58 |
| Harpreet Gujral | \$2,002.13 |

| | |
|-----------------|------------|
| Tomas Thundiyil | \$1,934.28 |
| Jason Mollo | \$1,912.53 |
| Megan Olson | \$1,665.09 |
| Carl Ignatius | \$1,662.69 |
| Preeti Sahgal | \$1,544.95 |
| Michael Laramie | \$789.88 |
| Glenn Snowden | \$612.93 |
| Mary Ann Gaelic | \$524.45 |
| Karen McQuoid | \$392.62 |
| Zachary Hart | \$390.07 |
| Kristin Turner | \$360.68 |
| John Buss | \$357.81 |
| Scott Rehberg | \$302.35 |
| Amir Sedaghat | \$293.36 |
| Laura Fisher | \$278.62 |
| Shawn Ferguson | \$274.97 |

| | |
|--------------------|----------|
| Sahn Samantha Chui | \$258.42 |
| Lily Tchen | \$254.57 |
| Michael Allen | \$240.26 |
| Chris Roden | \$238.95 |

Total **\$72,766.35**

Retention Bonus

| QUALIFIER | BONUS | A&H |
|---------------------|------------|----------|
| Bulbinder Hayer | \$4,312.43 | \$194.75 |
| Timothy Cruise | \$3,771.30 | |
| Carl Ignatius | \$3,347.26 | |
| Salvatore Giacchi | \$3,266.94 | \$222.68 |
| Dmitriy Goncharuk | \$3,200.99 | |
| Paulo Rosa | \$3,141.09 | |
| Philip Anderson | \$3,123.78 | \$197.80 |
| Paula Cooper | \$3,122.88 | \$141.12 |
| Karl Schuckert | \$3,114.35 | |
| Carla Miller | \$3,090.79 | |
| Ali Saeideh Nessar | \$3,053.55 | \$460.85 |
| Maijarg Sukhbaatar | \$2,987.68 | |
| Ruben Soberanes | \$2,958.80 | \$150.11 |
| Omar Hashimi | \$2,936.66 | |
| Daniel Potilechio | \$2,845.58 | |
| Eleana Chou | \$2,777.13 | \$232.12 |
| Robert Ulreich | \$2,761.15 | |
| Steven Strong | \$2,736.96 | \$188.64 |
| Derek Sandilands | \$2,734.03 | |
| Steve Foti | \$2,720.08 | |
| Samantha Chui | \$2,671.46 | \$194.55 |
| Edward Hanna | \$2,636.14 | \$224.58 |
| Curt Snow | \$2,565.75 | |
| Lawrence Tenamore | \$2,521.95 | |
| Max Quasem | \$2,475.96 | \$181.55 |
| Sean Chrysler | \$2,446.81 | \$268.71 |
| Beth Snow | \$2,430.96 | |
| Richard Krueger | \$2,421.57 | \$145.08 |
| Joseph Coarsey | \$2,411.89 | \$302.77 |
| Angeles Ordas | \$2,376.40 | |
| Jonathan Wilson | \$2,367.81 | |
| Barbara Leader | \$2,348.80 | |
| Christopher Warren | \$2,332.63 | \$207.74 |
| Donald Martin | \$2,328.45 | |
| Zachary Hart | \$2,313.94 | |
| Naveen Eppen | \$2,286.19 | \$219.26 |
| Harpreet Gujral | \$2,254.12 | |
| Justin Smith | \$2,250.60 | \$188.58 |
| Ronald Friedlander | \$2,239.37 | |
| Tim McAdams | \$2,232.79 | |
| Alfred Brenner | \$2,232.39 | |
| Mark Gorman | \$2,219.07 | |
| David Jackson | \$2,179.20 | |
| Derrick Bates | \$2,178.45 | \$239.67 |
| Lily Tchen | \$2,111.60 | \$129.04 |
| Laura Fisher | \$2,098.21 | |
| David Ackerman | \$2,071.36 | |
| Shashi Parekh | \$2,055.51 | \$246.69 |
| Bedis Kilani | \$2,016.43 | |
| Eli McKenzie | \$1,990.72 | |
| Mack Bell | \$1,981.74 | |
| Robert Appel | \$1,957.41 | |
| Michael Perkins | \$1,945.42 | |
| Yevgeniy Kashkin | \$1,919.34 | |
| Anastasiya Fedosova | \$1,915.65 | \$202.23 |
| Ted Bryson | \$1,909.56 | |
| Bret Fels | \$1,907.24 | |
| John Reason | \$1,885.23 | \$272.68 |
| Matthew Hogan | \$1,883.59 | \$160.57 |
| Casey Charlton | \$1,881.28 | |
| Russell Morris | \$1,869.26 | |
| Alexander Shu | \$1,863.56 | |
| Shoshannah Morris | \$1,860.97 | |
| Richard Dunbar | \$1,858.85 | |
| Sebastian Kazek | \$1,848.33 | |
| Herman Libman | \$1,843.12 | |
| Jeffrey Roberts | \$1,826.79 | |
| Nicholas Soboleski | \$1,826.57 | |
| Desheila Hargrove | \$1,821.27 | |
| Justin Germany | \$1,819.08 | |
| Peter Kang | \$1,818.35 | |
| Herivelto Pereira | \$1,781.07 | |
| Jon Hanec | \$1,769.46 | |
| Mary Ann Gaelic | \$1,766.47 | \$246.15 |
| Andrew Dudgeon | \$1,742.00 | |
| David Boshard | \$1,737.25 | |
| Erin Ziegler | \$1,732.57 | |

| QUALIFIER | BONUS | A&H |
|--------------------|------------|----------|
| Michael Malakuskie | \$1,732.47 | |
| Allison Bankowski | \$1,711.00 | |
| Patrick Mazerolle | \$1,693.20 | \$239.28 |
| Robert Rowe | \$1,681.91 | \$267.96 |
| Amir Sedaghat | \$1,680.96 | |
| Ed Offert | \$1,656.08 | \$160.40 |
| Elizabeth Michalek | \$1,630.96 | \$115.65 |
| Preeti Sahgal | \$1,629.74 | |
| Jinzhou Zhao | \$1,572.45 | |
| Sami Mogannam | \$1,548.73 | |
| Yvonne Hernandez | \$1,539.32 | |
| Ted Schilling | \$1,507.96 | |
| Anthony Mele | \$1,496.88 | \$187.92 |
| Olaf Johnson | \$1,478.56 | \$219.52 |
| Benjamin Mancillas | \$1,470.40 | |
| Kenneth Mazik | \$1,466.02 | |
| Glenn Van de Sande | \$1,464.68 | |
| Jonathan Cole | \$1,464.55 | |
| Noe Gonzales | \$1,449.95 | |
| Robert Tierney | \$1,443.87 | |
| Scott Rehberg | \$1,442.70 | \$194.46 |
| Larry Malitz | \$1,441.96 | |
| Myhanh Ngo | \$1,438.16 | |
| Eric Renteria | \$1,437.10 | |
| Xenia Houser | \$1,436.02 | \$127.74 |
| Richard Zebe | \$1,429.98 | |
| Earle Harris | \$1,423.72 | |
| Avi Regev | \$1,422.06 | \$176.16 |
| William Hollis | \$1,419.11 | \$162.72 |
| Raphael Bouchereau | \$1,416.26 | |
| Vinicio Buezo | \$1,410.93 | |
| Sylvia Freeman | \$1,410.37 | |
| Jennifer Robinson | \$1,400.22 | \$142.86 |
| Randolph Souliers | \$1,398.88 | \$169.12 |
| Thomas Keiter | \$1,398.08 | \$133.26 |
| May Lor | \$1,397.23 | |
| William Jaquay | \$1,397.14 | \$115.38 |
| Crystal Valentine | \$1,393.82 | |
| Jean-Franco Vezina | \$1,393.38 | \$138.08 |
| James Bliefnick | \$1,391.04 | \$150.24 |
| Andrew Fike | \$1,384.04 | \$189.84 |
| Tyler Hunt | \$1,382.09 | |
| Andre Abramovich | \$1,378.13 | \$147.60 |
| Luke Ebinger | \$1,375.77 | |
| Angelo Minglana | \$1,375.52 | |
| Scott Shields | \$1,363.72 | \$170.78 |
| Ka Yin Law | \$1,354.08 | \$169.74 |
| Andrew Limoli | \$1,343.66 | \$126.83 |
| Larry Clemons | \$1,341.71 | |
| Troy Plummer | \$1,341.61 | \$96.12 |
| Timothy Hansen | \$1,336.20 | |
| Susan Silvia | \$1,331.76 | |
| Linda Amante | \$1,323.79 | |
| Rudi Camenzind | \$1,322.42 | |
| Rosalie Zwicker | \$1,320.81 | |
| Ricardo Ferreira | \$1,318.08 | |
| Fargo Hall | \$1,317.96 | |
| Mark Peltz | \$1,302.68 | |
| Jason Young | \$1,281.48 | |
| Danny Mayorga | \$1,268.85 | |
| Bertram Feldman | \$1,267.80 | |
| Todd Johnston | \$1,266.41 | |
| Brian Traboulay | \$1,263.75 | |
| Noah Alkinburgh | \$1,259.48 | |
| Martin Banks | \$1,255.64 | |
| Gary Fix | \$1,251.39 | \$122.07 |
| Darcie Hamm | \$1,243.48 | |
| Roger Rovekamp | \$1,243.04 | |
| Brian Hugel | \$1,238.94 | \$206.90 |
| Roland Fletcher | \$1,235.72 | |
| Robert Russo | \$1,234.13 | |
| Victor Quimmon | \$1,233.70 | |
| Douglas Zigby | \$1,230.84 | |
| Karen Stockwell | \$1,226.72 | |
| Richard Galati | \$1,222.63 | |
| Michael Laramie | \$1,220.42 | |
| Mohammad Ebadi | \$1,219.15 | |

| QUALIFIER | BONUS | A&H |
|-------------------------|------------|----------|
| Desislava Dimitrova | \$1,206.33 | \$100.88 |
| Christopher Cummings | \$1,205.64 | |
| Matt Hubley | \$1,205.29 | |
| Jerald Muhammad | \$1,203.44 | \$135.46 |
| Scott Keeney | \$1,182.80 | |
| Wes Elder | \$1,180.36 | |
| Pamela Drury | \$1,172.30 | \$146.12 |
| George Sargentini | \$1,155.50 | \$92.13 |
| Joel McNett | \$1,151.12 | \$116.42 |
| Steven King | \$1,150.76 | \$98.67 |
| Marilyn Woodyard | \$1,149.61 | |
| Kelly McDonald | \$1,142.51 | |
| Joseph Larsen | \$1,138.46 | \$123.24 |
| Sara Thrailkille | \$1,122.36 | \$114.46 |
| Moswen Taylor | \$1,114.49 | |
| Latonya Tucker | \$1,111.61 | |
| Matthew Ho | \$1,110.64 | |
| Joseph Hatcher | \$1,110.63 | \$98.34 |
| Joanne Marks | \$1,109.02 | |
| James Larkin | \$1,092.84 | |
| Virgil Zervos | \$1,092.19 | |
| Crystal Nichols | \$1,086.97 | |
| Cheryl McLean | \$1,085.36 | |
| Damilan Walsh | \$1,084.29 | |
| Lisa Roemer | \$1,081.14 | |
| John Bulecza | \$1,074.78 | |
| Raymond Lopez | \$1,073.93 | |
| Charles VanDyke | \$1,063.87 | |
| Alexandre Kalinic | \$1,061.16 | \$197.01 |
| Ilya Kardava | \$1,060.98 | \$98.28 |
| Richard Lawson | \$1,058.02 | |
| Ramin Madani | \$1,057.82 | |
| Wesley Clingman | \$1,052.01 | |
| Brian Robbins | \$1,051.61 | |
| Michael Robert | \$1,049.58 | |
| Mary Grant | \$1,040.38 | |
| Justin Knox | \$1,039.29 | |
| Rodney Ward | \$1,038.96 | |
| Katherine Georgiou | \$1,035.82 | |
| Laura Luthy | \$1,034.77 | |
| London Burnett | \$1,032.97 | |
| Amber Madaris | \$1,030.56 | |
| Jason Garnett | \$1,027.98 | \$97.57 |
| Michael Lott | \$1,024.76 | |
| Jennifer Haynie | \$1,016.44 | \$140.35 |
| Shawn Brookshire | \$1,015.03 | |
| Scott Remyey | \$1,000.38 | |
| Kevin Appasamy | \$995.84 | |
| Anna Vaculikova | \$993.48 | |
| Thomas Alligood | \$992.29 | |
| Steven Brooks | \$978.49 | |
| Robert Haley | \$969.89 | \$163.80 |
| Caleb Smith | \$953.61 | \$111.40 |
| Edward Clunk | \$942.27 | |
| John Connaughton | \$933.71 | \$113.70 |
| David Guzman | \$928.95 | \$122.65 |
| Matthew Dragan | \$924.04 | \$78.90 |
| Benjamin VanFossen | \$918.23 | |
| Ryan Freund | \$912.73 | |
| Germou Johnson | \$912.37 | |
| John Farley | \$911.53 | |
| Rog Beaudro | \$910.25 | |
| Eric Labossiere | \$908.82 | |
| Rebecca Rushnok | \$891.50 | |
| Michael Mayson | \$889.79 | |
| Kobie Samuels | \$885.86 | |
| Mathieu Denis-Critchley | \$884.30 | |
| Joseph Nosse | \$883.34 | |
| Hank Koehly | \$878.41 | |
| Bradford Powell | \$876.32 | |
| Emmanuel Villasenor | \$876.02 | |
| Jean Brinkmann | \$875.21 | \$83.16 |
| Arthur Greene | \$873.88 | |
| Sue Weiss | \$859.72 | |
| Thomas Walker | \$854.27 | |
| Samuel Valdez | \$850.99 | |
| Ty Kerstetter | \$849.31 | |

Retention Bonus

| QUALIFIER | BONUS | A&H |
|--------------------------|----------|----------|
| Sally Matera | \$847.58 | |
| Andrea Yee | \$842.81 | |
| Christopher Roden | \$840.62 | |
| Travis Van de Bergh | \$838.02 | |
| Chris Wittenbach | \$821.76 | |
| Kouame Yoboue | \$820.74 | |
| James Aalders | \$819.41 | |
| Nilesh Patel | \$816.43 | |
| Thomas Harkins | \$815.11 | |
| Emily Coker | \$814.31 | |
| Lori Yeilding | \$812.10 | |
| Travis Finley | \$809.13 | |
| Clay-Nghia Nguyen | \$805.74 | |
| Fallon Kunevicius | \$802.64 | |
| Dee Hadley | \$802.06 | |
| George Noujaim | \$790.97 | |
| Clayton Frost | \$788.83 | |
| Douglas Bauknecht | \$775.26 | |
| Brandon Lewis | \$732.11 | \$109.08 |
| Steven Neusatz | \$725.07 | \$85.68 |
| Jullian Goodin | \$714.28 | \$96.56 |
| Thomas McElwee | \$674.63 | |
| Russell Barnes | \$663.75 | \$80.16 |
| Grace Flores | \$656.06 | \$80.84 |
| John Buss | \$651.24 | |
| Darren Miller | \$651.15 | |
| Paul Vojtek | \$639.21 | |
| Pierre Oglerman | \$638.77 | |
| Colin Brandt | \$638.09 | |
| Bonnie Williams | \$637.96 | |
| Kizzy King | \$637.46 | |
| Shiwa Hollingsworth | \$637.37 | |
| Helen Taylor | \$636.04 | |
| Brian Morse | \$632.43 | |
| Alisa Dykes | \$631.40 | |
| Peter Lauwerier | \$630.84 | |
| Joseph Diecedue | \$627.51 | |
| Rajkumar Padmawar | \$627.00 | |
| Drob Andre Grigorut | \$625.85 | |
| Tony Fox | \$624.94 | |
| Thomas Cullen | \$624.14 | |
| Fouad Marzouki | \$620.38 | |
| Jeremy Coakley | \$619.84 | |
| Andrew Craig | \$614.66 | |
| Darrell Pringle | \$607.80 | |
| Brandon Teter | \$602.86 | |
| Michael Moore | \$602.36 | |
| Todd Krentzel | \$601.83 | |
| Linsay Szwed | \$598.05 | |
| Kim Brown | \$595.38 | |
| Barbara Ybarra | \$595.38 | |
| Andre Lockhart | \$594.40 | |
| Lori Hernandez | \$592.15 | |
| Robert Gadberry | \$591.92 | |
| Paul Broman | \$590.80 | |
| Eric Hall | \$589.15 | |
| Elizabeth Chadwick | \$589.09 | |
| Flavio Mendes | \$588.54 | |
| Edward Loux | \$587.40 | |
| Kelly Shelton | \$586.62 | |
| Ananth Krishnaiyengar | \$582.99 | |
| Brandon Rank | \$582.02 | |
| Lonnie Scott | \$580.32 | |
| Mark Agan | \$579.50 | |
| Amanda Roy | \$578.71 | |
| Sarah Williams | \$577.49 | |
| David Williams | \$573.86 | \$87.71 |
| C Drew Hauth | \$573.56 | |
| Ian Palmer | \$571.94 | |
| Meredith Davis | \$571.80 | |
| Shashank Hedao | \$570.33 | |
| Michael Nelson | \$570.20 | \$91.70 |
| Chante Gallant | \$569.96 | |
| Hovhannes Termartirosian | \$569.35 | \$96.36 |
| Wayne Ulrich | \$566.79 | \$53.24 |
| Karl Mordhorst | \$564.03 | |
| Edward Dietrich | \$560.69 | |

| QUALIFIER | BONUS | A&H |
|----------------------|----------|----------|
| Christopher Schafer | \$560.21 | |
| Robert Seeber | \$553.11 | \$83.41 |
| Frank Sommers | \$536.45 | \$54.43 |
| John Barsuch | \$533.89 | \$62.37 |
| El Sabeel Caudle | \$514.92 | \$60.83 |
| Kimberly Martin | \$512.16 | \$54.57 |
| Allan Munro | \$504.28 | \$105.81 |
| Michael Dupree | \$486.62 | |
| Robert Hamilton | \$482.58 | |
| Adrian Roycroft | \$480.77 | \$89.37 |
| Michael Snow | \$478.80 | |
| Michel Dickey | \$475.68 | |
| Gnagna Deme | \$475.26 | \$61.77 |
| Richard Nye | \$474.38 | |
| Richard Refano | \$473.62 | |
| Alex Bluhm | \$473.41 | |
| Shannon Spindler | \$471.79 | |
| Michael Stephens | \$470.04 | \$53.82 |
| Ronald Hartwell | \$467.90 | |
| William Burbank | \$461.24 | |
| Gerardo Pino | \$458.72 | |
| Andrea Reuth | \$453.42 | \$49.05 |
| Malcolm McCall | \$453.37 | |
| Raymond Lau | \$452.36 | |
| Cyril Desrosiers | \$448.09 | |
| Joey Kennedy | \$446.83 | |
| Todd Stallsworth | \$443.65 | |
| Loan Pham | \$441.01 | |
| George Sturge | \$440.90 | |
| Gregory Engrav | \$439.61 | |
| Glenn Snowden | \$439.08 | |
| Phillip Parisi | \$435.92 | |
| Amina Love | \$435.60 | \$53.28 |
| Brian Toglia | \$435.52 | \$50.61 |
| Joshua Goines | \$416.51 | |
| Sorana Blackfoot | \$415.99 | |
| Calvin Williams | \$413.62 | |
| Jorge Archila | \$412.77 | |
| Felili Maiava | \$412.23 | |
| James Paradiso | \$411.00 | |
| Ryan Morris | \$410.54 | |
| Christopher Kroshus | \$410.12 | |
| Joanne Idio | \$407.31 | |
| Rosanne Landon | \$406.32 | |
| Lisa Rosa | \$405.76 | |
| Alka Kayerker | \$404.26 | |
| Geoffrey Fischer | \$401.71 | |
| Jerome Walker | \$400.96 | |
| Ann Plaisance | \$400.74 | |
| Markus Linde | \$400.61 | |
| Cesar Rodriguez | \$399.06 | |
| Timothy Meyer | \$398.99 | |
| Phillip Craft | \$397.22 | |
| Minh Ma | \$394.83 | |
| Luigi Calandriello | \$394.80 | |
| Jena Rana | \$394.27 | |
| Christopher Vianello | \$391.83 | |
| Robert Christian | \$389.63 | |
| Kenneth Quella | \$389.18 | |
| Tibor Simon | \$388.28 | |
| Aaron Bower | \$388.13 | |
| Patricia Harris | \$387.03 | |
| Amanda Chamness | \$384.54 | |
| Gerard Gosselin | \$384.43 | |
| Leslie Willettblack | \$383.71 | |
| Whitney Laird | \$382.30 | |
| Ryan Juliano | \$382.21 | |
| Rogelio Mahor | \$380.44 | |
| Laura Spaugh | \$379.71 | |
| Kimberly Richardson | \$378.99 | |
| Anthony Accurso | \$378.57 | |
| Ronnie Bruster | \$376.55 | |
| Tara Soderman | \$375.68 | |
| Sundeep Babbar | \$375.43 | |
| R Warrior Hunt | \$375.28 | |
| Jennifer Price | \$374.49 | |
| Taneisha Carter | \$374.45 | |

| QUALIFIER | BONUS | A&H |
|-------------------|----------|---------|
| Laurie Cooke | \$374.20 | |
| Jessica MacNutt | \$229.76 | |
| Ian Gingold | \$220.89 | |
| Manouchka Casimir | \$214.65 | |
| Jerry Davis | \$210.73 | |
| Tabitha Sulin | \$206.52 | \$31.24 |
| Melissa Hamel | \$205.92 | |
| Albert Goodwin | \$192.48 | |
| Daniel Munson | \$187.03 | |
| Ed Hunter | \$184.55 | |
| Joseph Szygiel | \$184.42 | |
| Thomas Gleason | \$182.17 | |
| Armando Duran | \$180.97 | |
| Brian Hayduk | \$178.22 | |
| Stephanie Johnson | \$164.65 | |
| David Guerrero | \$162.39 | |
| Brazil Flores | \$160.80 | |

| | |
|-----------------------------|--|
| Total Bonus Paid Out | |
| \$454,454.45 | |
| Total A&H | |
| \$12,974.44 | |